## WHAT IS CLAIMED IS:

1. A gaming method, comprising:

receiving player symbol data indicative of a plurality of sets of player symbols
associated with a player, wherein each player symbol is selected from a plurality of possible symbols;

receiving an indication that the player submitted a wager associated with the plurality of sets of player symbols;

receiving winning symbol data indicative of a set of winning symbols from the plurality of possible symbols;

determining a value payout based on respective numbers of winning symbols in respective sets of player symbols, wherein for at least some value payouts the value payout is different than a sum of a plurality of individual value payouts, each individual payout based on the respective number of winning symbols in the corresponding set of player symbols; and

transmitting player payout data indicative of the value payout.

- 2. A gaming method according to claim 1, wherein determining the value payout comprises looking up the value payout in a multi-dimensional lookup table based on the respective numbers of winning symbols in each set of the plurality of sets of player symbols.
- 3. A gaming method according to claim 1, wherein for at least a first subset of the at least some of the value payouts, the value payout is greater than the sum of the plurality of individual value payouts.
  - 4. A gaming method according to claim 3, wherein for a second subset of the at least some of the value payouts, the value payout is less than the sum of the plurality of individual value payouts.

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- 5. A gaming method according to claim 1, wherein determining the value payout further comprises determining a base payout based on the plurality of individual payouts.
- 5 6. A gaming method according to claim 5, wherein determining the value payout further comprises:

if the base payout is greater than zero, determining the value payout as the base payout; and

if the base payout is zero, determining the value payout based on a sum of the respective numbers of winning symbols in the plurality of sets of player symbols.

7. A gaming method according to claim 5, wherein determining the value payout further comprises:

determining a bonus payout based on a sum of the respective numbers of winning symbols in the plurality of sets of player symbols;

determining the value payout as the greater of the base payout and the bonus payout.

8. A gaming method according to claim 5, wherein determining the value 20 payout further comprises:

determining a bonus payout based on a sum of the respective numbers of winning symbols in the plurality of sets of player symbols;

determining the value payout as the sum of the base payout and the bonus payout.

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9. A gaming method according to claim 5, wherein determining the base payout comprises determining a maximum individual payout of the plurality of individual payouts.

- 10. A gaming method according to claim 5, wherein determining the base payout comprises determining a sum of the plurality of individual payouts.
- 11. A gaming method according to claim 1, wherein each set of the plurality of sets of player symbols includes the same number of symbols.
  - 12. A gaming method according to claim 11, wherein the set of winning symbols includes the same number of symbols as each set of the plurality of sets of player symbols.

- 13. A gaming method according to claim 11, wherein the set of winning symbols includes a different number of symbols as each set of the plurality of sets of player symbols.
- 15 14. A gaming method according to claim 11, wherein the plurality of sets of player symbols includes at most a maximum number of sets of player symbols.
- 15. A gaming method according to claim 14, wherein the maximum number of sets of player symbols is selected from the group of numbers consisting of 20 2, 3, 4, and 5.
  - 16. A gaming method according to claim 14, wherein the maximum number of sets of player symbols is greater than 5.
- 25 17. A gaming method according to claim 1, wherein at least two sets of the plurality of sets of player symbols include different numbers of symbols.
  - 18. A gaming method according to claim 1, wherein the respective numbers of winning symbols in respective sets of player symbols reflect each

occurrence of a winning symbol that occurs multiple times in the plurality of sets of selected symbols.

- 19. A lottery gaming method according to claim 1, wherein the respective numbers of winning symbols in respective sets of player symbols reflect only one occurrence of a winning symbol that occurs multiple times in the plurality of sets of selected symbols.
- 20. A gaming method according to claim 1, wherein the symbols in the set of winning symbols are randomly selected.
  - 21. A gaming method according to claim 20, further comprising randomly selecting objects from a plurality of objects, wherein each object of the plurality of objects is associated with a respective one of the plurality of possible symbols, wherein the randomly selected objects correspond to the set of winning symbols.

- 22. A gaming method according to claim 1, wherein the symbols in the set of winning symbols are pseudo-randomly selected.
- 23. A gaming method according to claim 22, wherein pseudo-randomly selecting the set of winning symbols comprises pseudo-randomly generating the set of winning symbols using a processor.
- 24. A gaming method according to claim 1, wherein each symbol of the set of winning symbols is selected from the plurality of possible symbols.
  - 25. A gaming method according to claim 1, wherein at least some symbols of the set of winning symbols are selected from a subset of the plurality of possible symbols that excludes previously selected winning symbols.

- 26. A gaming method according to claim 1, wherein symbols in at least one set of the plurality of sets of player symbols are chosen by the player.
- 5 27. A gaming method according to claim 26, wherein symbols in one set of the plurality of sets of player symbols are chosen by the player;

wherein symbols in the remaining sets of the plurality of sets of player symbols are pseudo-randomly generated.

- 10 28. A gaming method according to claim 26, wherein symbols in all of the sets of the plurality of sets of player symbols are chosen by the player.
  - 29. A gaming method according to claim 1, wherein symbols in all of the sets of the plurality of sets of player symbols are pseudo-randomly generated.

## 30. A gaming server, comprising:

a controller operatively coupled to a network, the controller comprising a microprocessor and a memory operatively coupled to the microprocessor,

the controller configured to receive player symbol data via the network, the player symbol data indicative of a plurality of sets of player symbols associated with a player, wherein each player symbol is selected from a plurality of possible symbols;

the controller configured to receive, via the network, an indication that the player has submitted a wager;

the controller configured to receive winning symbol data indicative of a set of winning symbols from the plurality of possible symbols;

the controller configured to determine a value payout based on respective numbers of winning symbols in respective sets of player symbols, wherein for at least some value payouts the value payout is different than a sum of a plurality of individual value payouts, each individual payout based on the respective number of winning symbols in the corresponding set of player symbols; and

the controller configured to transmit, via the network, player payout data indicative of the value payout.

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- 31. A gaming server as defined in claim 30, wherein the controller is configured to receive the player selected symbol data from a lottery terminal operatively coupled to the network.
- 25 32. A gaming server as defined in claim 30, wherein the controller is configured to receive the player symbol data from a personal computing device operatively coupled to the network.

- 33. A gaming server as defined in claim 30, wherein the controller is configured to receive the indication that the player has submitted the wager from a lottery terminal operatively coupled to the network.
- 5 34. A gaming server as defined in claim 30, wherein the controller is configured to receive the indication that the player has submitted the wager from a personal computing device operatively coupled to the network.

35. A gaming method, comprising:

receiving a wager from a player;

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determining a plurality of sets of player symbols associated with the player, wherein each player symbol is selected from a plurality of possible symbols;

selecting a set of winning symbols from the plurality of possible symbols;

determining a value payout based on respective numbers of winning symbols in respective sets of player symbols, wherein for at least some value payouts the value payout is different than a sum of a plurality of individual value payouts, each individual payout based on the respective number of winning symbols in the corresponding set of player symbols; and

providing the value payout, if any, to the player.

- 36. A gaming method as defined in claim 35, wherein determining the plurality of sets of player symbols comprises allowing the player to select symbols in at least one set of the plurality of sets of player symbols.
- 37. A gaming method as defined in claim 36, wherein determining the plurality of sets of player symbols comprises:

allowing the player to select only set of the plurality of sets of player symbols;

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pseudo-randomly determining the remaining sets the plurality of sets of player symbols.

38. A gaming method as defined in claim 35, wherein determining the plurality of sets of player symbols comprises allowing the player to select the symbols in the plurality of sets of player symbols.

39. A gaming method, comprising:

receiving a wager from a player;

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determining a plurality of sets of player symbols associated with the player, wherein each player symbol is selected from a plurality of possible symbols;

determining a value payout based on respective numbers of winning symbols in respective sets of player symbols, wherein the winning symbols are from a set of winning symbols from the plurality of possible symbols, wherein for at least some value payouts the value payout is different than a sum of a plurality of individual value payouts, each individual payout based on the respective number of winning symbols in the corresponding set of player symbols; and

providing the value payout, if any, to the player.

- 40. A gaming method as defined in claim 39, further comprising selecting a set of winning symbols from the plurality of possible symbols.
- 41. A gaming method as defined in claim 39, further comprising receiving winning symbol data indicative of the set of winning symbols.

## 42. A gaming apparatus, comprising:

a value input device;

a controller operatively coupled to a network and to the value input device, the controller comprising a microprocessor and a memory operatively coupled to the microprocessor,

the controller configured to determine a wager has been received from a player via the value input device;

the controller configured to determine a plurality of sets of player symbols associated with the player, wherein each player symbol is selected from a plurality of possible symbols;

the controller configured to determine a value payout based on respective numbers of winning symbols in respective sets of player symbols, wherein the winning symbols are from a set of winning symbols from the plurality of possible symbols, wherein for at least some value payouts the value payout is different than a sum of a plurality of individual value payouts, each individual payout based on the respective number of winning symbols in the corresponding set of player symbols; and

the controller configured to provide the value payout, if any, to the player.

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